

ABSTRACT

Centralized check image storage system. The present invention provides for sharing check images stored in a substantially centralized storage system between and/or among banks in support of the check collection process. In some embodiments, check images are received from the capture bank via a landing zone at the centralized storage facility. These images and information supporting the check collection process can be in the form of load file. A cross-reference file including information supporting the check clearing process such as unique handles identifying the check images is received from a paying bank, possibly also via a landing zone. Check images can be identified based on these unique handles, so that the check images can be made accessible to both the capture bank and the paying bank from the substantially centralized storage system.